

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LEMONS, et al.
Ser. No. : 09/671,422
Filing Date : September 27, 2000
For : **SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES**
Examiner : Weisberger, Richard C
Art Unit : 3693

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Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

**AMENDMENT OR RESPONSE UNDER 37 C.F.R. §1.116
AFTER FINAL REJECTION**

Sir:

This Amendment is filed in response to the Final Office Action mailed March 22, 2007 and is filed before or on the same date of filing a Notice of Appeal as expressly permitted by 37 C.C.F.R. §1.116. Please amend the above-identified application after final rejection pursuant to the provisions of 37 C.F.R. §1.116 to present the claims in better form for consideration on appeal as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.